

Form csnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-22934-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Candia S. Haynes  
aka Candia Skipper  
25 Freedom Place  
Jersey City, NJ 07305

Social Security No.:  
xxx-xx-2188

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 12, 2023

JAN: dmc

Jeanne Naughton  
Clerk

In re:  
Candia S. Haynes  
Debtor

Case No. 18-22934-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 12, 2023

Form ID: cscnodsc

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db	+ Candia S. Haynes, 25 Freedom Place, Jersey City, NJ 07305-4101
517615028	+ David Apothaker & Associates, 520 Fellowship Road, Mount Laurel, NJ 08054-3407
517615031	+ HSBC/Cavalry SPV I LLC, P.O. BOX 81622, Salinas, CA 93912-1622
517615040	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court.; WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2023 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 12 2023 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 20:49:24	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517615020	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 20:49:05	Bill Me Later, PO Box 105658, Atlanta, GA 30348-5658
517615021	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2023 20:49:01	CACH LLC, C/O RESURGENT CAPITAL SERVICES, GREENVILLE, SC 29602
517690025	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2023 20:49:35	CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517615027	+ Email/Text: bankruptcy_notifications@ccsusa.com	Dec 12 2023 20:43:00	CREDIT COLLECTION SERV, 725 CANTON ST, NORWOOD, MA 02062-2679
517615023	+ Email/Text: bankruptcy@cavps.com	Dec 12 2023 20:43:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, PO BOX 520, Valhalla, NY 10595-0520
517615022	+ Email/Text: bankruptcy@cavps.com	Dec 12 2023 20:43:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
517615029	+ Email/Text: bankruptcyntices@dcicollect.com	Dec 12 2023 20:43:00	DIVERSIFIED CONSULTANT, 10550 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-0596
517662497	Email/Text: ECMCBKNotices@ecmc.org	Dec 12 2023 20:43:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

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517615030	+ Email/Text: bankruptcy@sccompanies.com	Dec 12 2023 20:43:00	GINNY'S INC, 1112 7TH AVE, MONROE, WI 53566-1364
517615024	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 12 2023 20:59:55	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517615033	Email/Text: camanagement@mtb.com	Dec 12 2023 20:43:00	M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
517715432	Email/Text: camanagement@mtb.com	Dec 12 2023 20:43:00	M&T Bank, PO Box 840, Buffalo, NY 14240
517615034	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 12 2023 20:49:19	PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502-4952
517732724	Email/PDF: resurgentbknofications@resurgent.com	Dec 12 2023 20:49:32	Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517615035	+ Email/Text: bankruptcy@sw-credit.com	Dec 12 2023 20:43:00	SOUTHWEST CREDIT SYSTE, 4120 INTERNATIONAL PKWY, CARROLLTON, TX 75007-1958
517617817	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 12 2023 20:48:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517615036	Email/Text: edbknofices@ecmc.org	Dec 12 2023 20:42:00	U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244
517636826	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 12 2023 20:49:21	U.S Department of Housing and, Urban Development, U.S Department of HUD, 451 7th Street S.W, Washington, DC 20410-0001
517708034	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 12 2023 20:49:21	U.S. Department of HUD, 451 7th Street S.W., Washington DC 20410-0001
517647482	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 12 2023 21:00:25	Wells Fargo Bank, N.A., N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
TOTAL: 23			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517615026	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517615025	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517615037	*	U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244
517615038	*	U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244
517615039	*	U S DEPT OF ED/GSL/ATL, PO BOX 4222, IOWA CITY, IA 52244
517615032	##+	KML Law Group P.C., 216 Hadden Ave, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Dec 14, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Krystin Miranda Kane	on behalf of Creditor WELLS FARGO BANK N.A. kralex@logs.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Candia S. Haynes ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6